

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas D. Reyes
Filing Date: August 5, 2003
Title: METHOD AND SYSTEM FOR EFFECTING
PAYMENT BY CHECKS THROUGH THE USE OF
IMAGE REPLACEMENT DOCUMENTS

Mail Stop _____
Commissioner for Patents
P.O. Box 1450
Arlington, VA 22313-1450

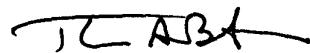
Dear Sir:

INFORMATION DISCLOSURE STATEMENT

Applicants respectfully request, pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, that the references listed on the attached PTO-1449 form be considered and cited in the examination of the above-identified patent application. Copies of these references are enclosed for the convenience of the Examiner. Furthermore, pursuant to 37 C.F.R. § 1.97(h), no representation is made that these references qualify as prior art or that these references are material to the patentability of the present application.

Respectfully submitted,

BAKER BOTTS L.L.P.
Attorneys for Applicants



Thomas A. Beaton
Reg. No. 46,543

Date: August 5, 2003

CORRESPONDENCE ADDRESS:

X Customer Number or Bar Code Label **35005**

PTO-1449 Information Disclosure Citation in an Application			Application No. Docket Number 014208.1626 (70-03-005)	Applicant(s) Thomas D. Reyes		
			Group Art Unit	Filing Date August 5, 2003		
U.S. PATENT DOCUMENTS						
	DOCUMENT NO.	DATE	NAME	CLASS	SUBCLASS	FILING DATE
A.	5,832,463	11/03/1998	Funk			
B.						
C.						
D.						
E.						
F.						
G.						

FOREIGN PATENT DOCUMENTS						
	DOCUMENT NO.	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION
H.						YES
I.						NO
J.						

NON-PATENT DOCUMENTS		
	DOCUMENT (Including Author, Title, Source, and Pertinent Pages)	DATE
K.	Ferguson and Ford; "A Bill - In The House of Representatives"; 107th Congress 2d Session H.R. 5414; (pgs. 1-32)	09/19/2002
L.		
M.		
N.		
O.		
P.		
Q.		
R.		
S.		
T.		

EXAMINER	DATE CONSIDERED
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EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.